

<b>Information to identify the case:</b>			
Debtor 1	Ivan F. Conaway IV		
First Name	Middle Name	Last Name	
Debtor 2	Stephanie A. Conaway		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23640-CMB			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ivan F. Conaway IV

Stephanie A. Conaway  
aka Stephanie A. Eiben

5/14/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ivan F. Conaway, IV  
Stephanie A. Conaway  
Debtors

Case No. 19-23640-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: May 14, 2025

User: auto  
Form ID: 3180W

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Ivan F. Conaway, IV, Stephanie A. Conaway, 937 Old Salem Rd., Greensburg, PA 15601-1334
15123903	+ Dean Eiben and Lisa Eiben, 6029 Poketa Road, Verona, PA 15147-3205
15123905	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15123912	+ Ivan Conaway III and Susan Conaway, 113 Laurie Drive, Pittsburgh, PA 15235-4047
15162170	+ MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15123915	+ Tri-State Financial Inc., P.O. Box 2520, Wilkes Barre, PA 18703-0018
15123917	+ URE Federal Credit Uni, 201 Beech St, West Mifflin, PA 15218-1403
15123916	+ URE Federal Credit Union, 201 Beech Street, East Pittsburgh, PA 15112-1237

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 15 2025 04:05:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 15 2025 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15123882	+ Email/Text: bankruptcy@rentacenter.com	May 15 2025 00:09:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15123883	+ Email/Text: bk@avant.com	May 15 2025 00:08:00	Avant, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
15123884	+ Email/Text: bk@avant.com	May 15 2025 00:08:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15123910	Email/Text: BKelectronicnotices@cenlar.com	May 15 2025 00:07:00	HomeBridge Financial Services, Po Box 77404, Ewing, NJ 08628
15123900	Email/Text: BKY@conserve-arm.com		

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15123899	Email/Text: BKY@conserve-arm.com	May 15 2025 00:07:00	Conserve, Attn: Bankruptcy Dept, 200 Crosskeys Office Pard, Fairport, NY 14450
15123889	+ EDI: CAPITALONE.COM	May 15 2025 00:07:00	Conserve, Po Box 7, Fairport, NY 14450
15123885	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123893	+ EDI: CAPONEAUTO.COM	May 15 2025 04:05:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123895	+ EDI: CAPONEAUTO.COM	May 15 2025 04:05:00	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15129705	+ EDI: AISACG.COM	May 15 2025 04:05:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15123897	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15127915	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141925	+ Email/Text: bankruptcy@cavps.com	May 15 2025 00:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15123898	EDI: CITICORP	May 15 2025 04:05:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15123901	+ EDI: CRFRSTNA.COM	May 15 2025 04:05:00	Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15123902	+ EDI: CRFRSTNA.COM	May 15 2025 04:05:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15123906	+ EDI: AMINFOFP.COM	May 15 2025 04:05:00	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123908	+ EDI: AMINFOFP.COM	May 15 2025 04:05:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15272057	Email/Text: Bankruptcy@Freedommortgage.com	May 15 2025 00:07:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123911	+ Email/Text: compliance@homebridge.com	May 15 2025 00:09:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2761
15152662	EDI: JEFFERSONCAP.COM	May 15 2025 04:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15154450	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 00:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15151242	+ EDI: JEFFERSONCAP.COM	May 15 2025 04:05:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15124281	^ MEBN	May 15 2025 00:06:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15123914	+ EDI: SYNC	May 15 2025 04:05:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15123913	+ EDI: SYNC	May 15 2025 04:05:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15501574	+ Email/Text: nsm_bk_notices@mcooper.com	May 15 2025 00:07:00	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management

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15695132	^ MEBN	May 15 2025 00:05:46	U.S. Bank National Association, et al., c/o Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609	Services, P.O. Box 55004, Irvine, CA 92619-5004
15657735	+ Email/Text: nsm_bk_notices@mcooper.com	May 15 2025 00:07:00	U.S. Bank National Association, et al., c/o: Rushmore Servicing, P.O. BOX 619096, Dallas, TX 75261-9096	
15132641	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:08:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973	
15153798	Email/Text: BNCnotices@dcmservices.com	May 15 2025 00:08:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123	
15123920	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:08:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860	
15123918	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:08:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121	
15123923	+ EDI: VERIZONCOMB.COM	May 15 2025 03:59:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225	
15123922	+ EDI: VERIZONCOMB.COM	May 15 2025 03:59:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225	
15156367	+ EDI: CRFRSTNA.COM	May 15 2025 04:05:00	credit first na, po box 818011, Cleveland, oh 44181-8011	

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mortgage Research Center LLC, et.al.
cr		Rushmore Loan Management Services, LLC as servicer
cr		U.S. Bank National Association, not in its individ
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15123890	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123891	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123892	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123886	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123887	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123888	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15123894	*+	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
15123896	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15123907	*+	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15123909	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15123921	*+	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15123919	*+	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15123904	##+	ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547

TOTAL: 3 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Stephanie A. Conaway asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Ivan F. Conaway IV asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sherri J. Smith	on behalf of Creditor Mortgage Research Center LLC et.al. ssmith@stradley.com, amautz@pincuslaw.com
Thomas Song	on behalf of Creditor Mortgage Research Center LLC et.al. pawb@fedphe.com

TOTAL: 11